

Family Self-Sufficiency News

SUCCESSFUL FSS GRADUATES

Its Tax Time!

Did you know that earned income credit (EITC) is a tax credit for certain people who work and have low wages? As a working FSS participant you may qualify. A tax credit usually means more money in your pocket. It also can reduce the amount of tax you may owe. The EITC may also give you a refund. For more information visit



Paula, our most successful FSS graduate so far, has received her tax free escrow account of \$20,925. Enrolled in the Family Self Sufficiency program for 5 years, Paula has progressed from being unemployed and needing credit repair to being fully employed and almost debt free. Paula is now ready to begin her homeownership plans.

Her first step would be to enroll with the First Time Home Buyer's program offered by the County's Department of Housing and Community Development. Paula has taken advantage of the FSS program and is a great successful example to other participants working towards their goals. Rebecca is another Successful FSS Graduate. Her goals included getting off public assistance and being employed full time. She completed all her goals and graduated in 2008 receiving \$9,462 from her FSS Escrow account. Congratulations to Paula and Rebecca!

FSS Annual Participation Update

Don't forget to complete your FSS participation update and return it to your FSS team before March 28, 2009.

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Having Problems Finding the Right Resources?



• Do you need information in a different language?
Most of our information is given to you in English but if English is getting in the way of accomplishing your goals we can direct you to affordable services that can help you.

• Do you need information that does not require internet access?
The internet is a fast and easy way of receiving information and most of our sources require that you go online. If internet access is a problem for you please let us know, we can give you more information to help you find ways to overcome this problem.

• Do you need a computer or need help using your computer?
There are many programs that can help you learn how to use your computer properly and there are some programs that award computers. If you need a computer, contact us and we will give you more information.

• Having trouble achieving your FSS goals?
This program is here to help you find the best resources to keep you interested and motivated in achieving your goals. Contact us if you need any assistance. Send your questions or concerns via e-mail to dolores.diaz@sdcounty.ca.gov to or by mail at the following address:

Dolores Diaz
County of San Diego
Department of Housing and Community Development
3989 Ruffin Rd
San Diego Ca 92123-1815
Or fax us at 858.514.6561
FSS assistant : 858.694.8709

Department of Housing and
Community Development
Catherine Lichterman,
Director
Walter F. Ekard
Chief Administrative Officer

Greg Cox, District 1
Dianne Jacob, District 2
Pam Slater-Price, District 3
Ron Roberts, District 4
Bill Horn, District 5
Board of Supervisors



Building Better Neighborhoods

County of San Diego
Housing & Community Development
Family Self-Sufficiency Program
3989 Ruffin Road
San Diego CA 92123

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Fax: 858-514-6561
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Dolores.Diaz@sdcounty.ca.gov
www.sdhcd.org

Taking Advantage of Public Transportation

Transportation can be a problem for a lot of people especially when car bills add up because of constant car maintenance and fluctuating gas prices. To avoid the stress and cost you are encouraged to look for different resources in the county that offer transportation services. San Diego offers a variety of public transportation. Public transportation may sound difficult to use and stressful at times but managing time wisely is the key to traveling comfortably anywhere in the county.

Here are some basic tips to make your trip easier and more enjoyable.

•Plan your destination

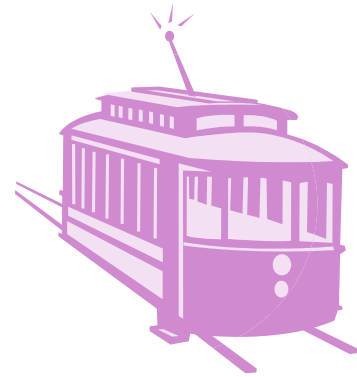
Check you're nearest public transportation information center or visit the MTS website at transit.511sd.com/ to find the trolley or bus routes you need. Write down the information you need or ask for a map of the routes you want to take.

•Give yourself plenty of time

Give yourself an extra hour or two when using public transportation, always check the time your bus or trolley is leaving and the amount of time you will spend traveling.

•Fares

If this will be a daily routine it is best to buy the regional monthly pass for \$64.00. There could be more affordable passes that you can purchase depending on your situation. Youth passes for ages 6-18 have a discount pass offer of \$32.00. Most colleges offer discounted monthly passes or semester passes for students, on average the price is about \$51.00 for monthly passes and \$150.00 for semester passes. You can also ask your employer if they provide incentives for taking public transportation to work. You can purchase a bus pass at a Public Transportation Center or at your school.



•Use your time wisely by multi tasking

This is the step most people don't take advantage of using your travel time to do other activities. The trolley or bus can take longer than driving but you are also free to concentrate on other activities. Use this time to plan your week, study for your exams, or simply review your English, for example. You can also catch up on your reading or relax from your busy schedule.

•Preparing for everyday public transportation use

Once you get accustomed to public transportation think of ways of improving your trip. Bring warm clothes or your lunch if you plan to stay out for most of the day.

Low Cost Auto Insurance Program

Auto insurance bills can be costly especially if your payment cuts a large amount from your paycheck. In California there is low cost auto insurance for low income families. The annual rate per vehicle in the household is \$265.00 plus optional medical and bodily injuries fees. Basic requirements are:

- **Must be at least 19 years old,**
- **Have been continuously licensed to drive for past 3 years**
- **Meet low-income requirements**
- **Must have a vehicle valued less than \$20,000**

To be part of this program call **1-866-60-AUTO-1** or visit their website at www.insurance.ca.gov and search for California Low Cost Auto Insurance Program to get more information and an application. This program is sponsored by the California Department of Insurance.



SNAP! The New Food Stamp

What is SNAP?

SNAP, Supplemental Nutrition Assistance Program is the new name for the federal food stamp program. The change has been in effect since October 1, 2008. The new food stamps program is intended to promote healthy and nutritional foods for low income households. The program allows you to apply for benefits by completing a state application form. Benefits are charged into an electronic card similar to an ATM card and are accepted at most grocery stores. To learn more about SNAP visit the website at www.fns.usda.gov/snap/

The Snap website also provides a prescreening to get an estimate of your eligibility for benefits. The Prescreening website is www.snap-step1.usda.gov/fns/

Average gross monthly Income qualifications are represented in the following table:

Number of People in Household	Maximum Gross Income
1	\$1,127
2	\$1,517
3	\$1,907
4	\$2,297
5	\$2,687
6	\$3,077
7	\$3,467
8	\$3,587
9	\$3,977
10	\$4,367
each person over 10	+\$390

San Diego Network of Care

Are you looking for affordable child care? Or are you dealing with stress and need help? Resources can be hard to find in a fast-paced society, especially if there are limitations to your search. The Network of Care of San Diego provides a list of many resources that can make your search easier. All you need is a computer and an internet connection to be a few clicks away from the information you need at the Network of Care in San Diego website sandiego.networkofcare.org/mh/home/index.cfm

Here are some examples of the vast directory in the Network of Care:

Child Care Centers

The Network of Care lists a variety of Child Care centers located throughout San Diego County. Look through the website in **Support and Help Groups** to find the right place for you or contact the:

Childcare Community Referral Services at (619)574-1454 for a listing of all licensed child day care homes near your area.

Career Counseling

Continuing your education or moving to a better job can be a difficult step to do alone, San Diego provides many Employment Centers that can help you plan your career with career counseling. If you feel there are too many barriers, don't be discouraged. There are Career Counseling Center for all kinds of cases listed in the Network of Care, including centers for young adults with physical disabilities and centers that offer GED preparation.

Stress Management

Stress can be caused by work, school and everyday life. Managing stress is really important to be able to continue getting ahead in your career, your education and maintaining your health. In the Network of Care many centers provide a 7 week program for both parents and teens to learn communication techniques and cooling down techniques. Other programs linked to stress management are also provided such as weight management and smoking cessation.



Utility Assistance

There are services that can help you with your utility bills or help you fix a problem caused by any of your utilities. Look for these services under Financial Assistance.

Many other programs are offered in the San Diego Network of Care resource directory at the following website: sandiego.networkofcare.org/mh/resource/find.cfm+

Managing stress is really important to be able to continue getting ahead in your career and your education.